

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHRISTOPHER S GRAHAM
SARA N GRAHAM
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-70664 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/24/2015 and confirmed on 4/26/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		134,819.06
Less Refunds to Debtor	3,246.71	
TOTAL AMOUNT OF PLAN FUND		131,572.35

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	6,495.03	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,495.03

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 4713	0.00	57,163.92	0.00	57,163.92
	NATIONSTAR MORTGAGE LLC(*) Acct: 4713	12,219.35	12,219.35	0.00	12,219.35
	STERLING JEWELERS INC D/B/A KAY JEV Acct: 0532	1,715.49	1,715.49	495.60	2,211.09
	QUANTUM3 GROUP LLC AGNT - SADINO Acct: 8524	168.81	168.81	0.00	168.81
	CAPITAL ONE AUTO FINANCE** Acct: 2472	9,165.00	9,165.00	1,380.03	10,545.03
	CAPITAL ONE AUTO FINANCE** Acct: 8796	20,854.89	20,854.89	14,515.50	35,370.39
	HOLIDAY FINANCIAL SERVICE Acct: 052X	100.00	100.00	7.00	107.00
					117,785.59

Priority					
	MICHAEL N VAPORIS ESQ Acct:	0.00	0.00	0.00	0.00
	CHRISTOPHER S GRAHAM Acct:	0.00	0.00	0.00	0.00
	CHRISTOPHER S GRAHAM Acct:	3,246.71	3,246.71	0.00	0.00
	LAW OFFICE OF MICHAEL N VAPORIS Acct:	0.00	0.00	0.00	0.00
	MICHAEL N VAPORIS ESQ Acct:	2,000.00	2,000.00	0.00	0.00
	PEOPLES NATURAL GAS CO LLC* Acct: 1600	0.00	5,291.73	0.00	5,291.73
					5,291.73

Unsecured					
	MIDLAND CREDIT MANAGEMENT INC - AC Acct: 2672	1,170.94	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC	481.23	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4055				
	CHATHAM COLLEGE	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX6REX				
	QUANTUM3 GROUP LLC AGNT - COMENI	456.59	0.00	0.00	0.00
	Acct: 7042				
	CONEMAUGH MEMORIAL MED CNTR	0.00	0.00	0.00	0.00
	Acct: ?				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: ?				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX802X				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX7922				
	INDIANA REGIONAL MEDICAL CNTR	4,012.01	0.00	0.00	0.00
	Acct: 1165				
	INDIANA REGIONAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: ?				
	PORTFOLIO RECOVERY ASSOCIATES, LL	8,707.05	0.00	0.00	0.00
	Acct: 3436				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX733X				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: ?				
	SANTANDER CONSUMER USA**	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX601X				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX737X				
	CAPITAL ONE AUTO FINANCE - DIV CAPI	3,348.76	0.00	0.00	0.00
	Acct: 2472				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				

NONE

TOTAL PAID TO CREDITORS				123,077.32
TOTAL CLAIMED				
PRIORITY	0.00			
SECURED	44,223.54			
UNSECURED	18,176.58			

Date: 02/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CHRISTOPHER S GRAHAM
SARA N GRAHAM
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-70664 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Christopher S Graham
Sara N Graham
Debtors

Case No. 15-70664-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch

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Date Rcvd: Feb 22, 2021

Form ID: pdf900

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher S Graham, Sara N Graham, 208 Carlisle St., Homer City, PA 15748-1331
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
sp	+ Thomas C. Baumann, Law Office of Abes Baumann, PC, 810 Penn Avenue, 5th Floor, Pittsburgh, PA 15222-3614
cr	+ US Bank Trust National Association as Trustee of t, c/o Law Offices of Damian G. Waldman, PA, 10333 Seminole Blvd. Unit 1 & 2, Seminole, FL 33778-4204
14118102	AES Loan Servicing, PO Box 2461, Harrisburg, PA 17105-2461
14118106	+ Chatham College, 1 Woodland Rd., Pittsburgh, PA 15229-1232
14118107	+ Collection Service Center, PO Box 68, Altoona PA, PA 16603-0068
14118109	+ Conemaugh Memorial Medical Center, Attn: Billing Dept., 1086 Franklin St., Johnstown, PA 15905-4305
14118111	FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
14118112	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14118114	+ HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013
14118113	+ Holiday Financial Service, 2340 Warren Rd #205, Indiana, PA 15701-2413
14118115	+ Indiana Regional Medical Center, 835 Hospital Rd., PO Box 788, Indiana, PA 15701-0788
14118116	+ KML Law Group P.C., Ste 5000 - BNY Independence Ctr, 701 Market St., Philadelphia, PA 19106-1541
14118117	+ Michael F Ratchford, Esquire, Edwin A Abrahamsen & Associates, 120 N Keyser Ave., Scranton, PA 18504-9701
14117828	+ Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
14111958	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, 350 Highland Dr., Lewisville, TX 75067
14118122	Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
14118123	Sterling Jewelers Inc., d/b/a Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Feb 23 2021 01:35:28	Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14118103	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Feb 23 2021 02:00:00	Asset Acceptance Capital Corp., P.O. Box 2036, Warren, MI 48090-2036
14118104	Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Feb 23 2021 01:37:21	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14131553	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Feb 23 2021 01:35:28	Capital One Auto Finance,c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14133616	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 23 2021 01:35:26	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14118105	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		

District/off: 0315-7

User: msch

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Date Rcvd: Feb 22, 2021

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		Feb 23 2021 01:37:17	Capital One Card Services, PO Box 30285, Salt Lake City, UT 84130-0285
14118108	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 23 2021 01:59:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14118110	Email/Text: bdsupport@creditmanagementcompany.com	Feb 23 2021 02:00:00	Credit Management Co, 2121 Noblestown Rd., PO Box 16346, Pittsburgh, PA 15242-0346
14118119	+ Email/PDF: cbp@onemainfinancial.com	Feb 23 2021 01:39:08	One Main Financial, 475 Ben Franklin Rd. S S64, Indiana, PA 15701-2347
14118121	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 23 2021 01:39:12	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14179702	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 23 2021 01:37:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14149517	Email/Text: bnc-quantum@quantum3group.com	Feb 23 2021 01:59:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14149421	Email/Text: bnc-quantum@quantum3group.com	Feb 23 2021 01:59:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14131577	+ Email/Text: ecf@buckleyking.com	Feb 23 2021 01:59:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14118124	Email/PDF: gecsedl@recoverycorp.com	Feb 23 2021 01:37:15	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
14118118	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, 350 Highland Dr., Lewisville, TX 75067
14145997	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14118120	##+	Penn Credit Corp., 916 South 14th St., Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

District/off: 0315-7

User: msch

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Date Rcvd: Feb 22, 2021

Form ID: pdf900

Total Noticed: 34

Name	Email Address
Allison B. Gordon	on behalf of Debtor Christopher S Graham gordonab.esq@gmail.com
Allison B. Gordon	on behalf of Joint Debtor Sara N Graham gordonab.esq@gmail.com
Andrew F Gornall	on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance c/o Ascension Capital Group lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC mmiksich@kmlawgroup.com
Martin A. Mooney	on behalf of Creditor Capital One Auto Finance c/o Ascension Capital Group kcollins@schillerknapp.com lgadomski@schillerknapp.com
Matthew Gross	on behalf of Creditor US Bank Trust National Association as Trustee of the PRP II Pals Investment Trust matt@dwaldmanlaw.com
Michael N. Vaporis	on behalf of Joint Debtor Sara N Graham mvaporis@comcast.net jlcerovich@comcast.net
Michael N. Vaporis	on behalf of Debtor Christopher S Graham mvaporis@comcast.net jlcerovich@comcast.net
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 14